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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of: Bent *et al.*

Confirmation No.: 4334

Application No.: 09/677,535

Art Unit: 3624

Filed: October 2, 2000

Examiner: Daniel Felten

For: MONEY FUND BANKING SYSTEM  
WITH MULTIPLE BANKS AND/OR  
RATES

Attorney Docket No.: 903157-999007  
(formerly 11119-008-999)

**SUPPLEMENTAL INFORMATION DISCLOSURE  
STATEMENT UNDER 37 C.F.R. §1.56 AND §1.97**

Mail Stop Patent Application  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RECEIVED**

MAR 24 2004

**GROUP 3600**

Sir:

In accordance with the duty of disclosure imposed by 37 C.F.R. §1.56 and §1.97 to inform the Patent and Trademark Office of all references coming to the attention of each individual associated with the filing or prosecution of the subject application, which are or may be material to the patentability of any claim of the application, Attorneys for Applicants hereby direct the Examiner's attention to the references listed on the attached revised PTO Form 1449.

Copies of references **AA-AD, AI, AJ, AQ, AS, AW, BA, BE, BL, and BS**, detailed in the following table, are being submitted herewith.

<b>AA</b>	2003/0135437	07/17/03	Jacobsen	705	35
<b>AB</b>	2003/0023529	01/30/03	Jacobsen	705	35
<b>AC</b>	2002/0128951	07/12/02	Kiron et al.	705	37
<b>AD</b>	6,226,623 B1	05/01/01	Schein et al.	705	35
<b>AI</b>	6,092,056	07/18/00	Tull, Jr. et al.	705	36
<b>AJ</b>	6,088,685	07/01/00	Kiron et al.	705	1
<b>AQ</b>	5,974,390	10/26/99	Ross	705	4
<b>AS</b>	5,946,667	08/31/99	Tull, Jr. et al.	705	36
<b>AW</b>	5,903,881	05/01/99	Schrader et al.	705	42
<b>BA</b>	5,852,811	12/22/98	Atkins	705	35
<b>BE</b>	5,806,048	08/08/98	Kiron et al.	705	36
<b>BL</b>	5,631,828	05/20/97	Hagan	395	204
<b>BS</b>	4,985,833	01/15/91	Oncken	364	408

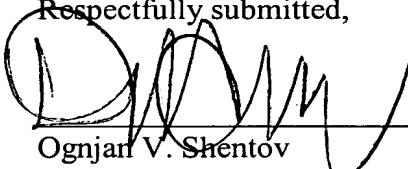
Pursuant to 37 C.F.R. § 1.98(d), copies of the remaining references, namely references **AE-AH, AK-AP, AR, AT-AV, AX-AZ, BB-BD, BF-BK, BM-BR, BT-CE, and CI-CK**, are not being submitted. These references have previously been submitted in connection with parent application 09/176,340 filed October 21, 1998, on which the present application properly relies under 35 U.S.C. § 120 for an earlier effective filing date.

Identification of the listed references is not to be construed an admission of Applicants or Attorneys for Applicants that such references are available as "prior art" against the subject application.

Since this Supplemental Information Disclosure Statement is being filed on or after submission of a Request for Continuing Examination but before the mailing of a first Office Action on the Merits, pursuant to 37 C.F.R. § 1.97(b)(4) no fee is believed due. Please charge the required fee to Jones Day Deposit Account No. 16-1150.

Applicants respectfully request that the Examiner review the foregoing references and that the references be made of record in the file history of the application.

Date: March 19, 2004

Respectfully submitted,  
  
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Enclosures (List of References Cited; copies of references AA-AD, AI, AJ, AQ, AS, AW, BA, BE, BL, and BS)